

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: WOODRIDGE, TANYA LANISE § Case No. 17-27392

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Richard M. Fogel, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$59,547.15</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$22,000.00</u>
Total Distributions to Claimants: <u>\$2,040.99</u>	Claims Discharged Without Payment: <u>\$128,842.76</u>
Total Expenses of Administration: <u>\$809.01</u>	

3) Total gross receipts of \$2,850.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$2,850.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$175,542.00	\$21,889.13	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$809.01	\$809.01	\$809.01
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$108,721.45	\$72,880.30	\$72,880.30	\$2,040.99
TOTAL DISBURSEMENTS	\$284,263.45	\$95,578.44	\$73,689.31	\$2,850.00

4) This case was originally filed under chapter 7 on 09/13/2017. The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/05/2019

By: /s/ Richard M. Fogel
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
BANK ACCOUNTS	1229-000	\$2,850.00
TOTAL GROSS RECEIPTS		\$2,850.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	BMW Financial Services NA, LLC	4210-000	NA	\$21,889.13	\$0.00	\$0.00
N/F	Alphera Financial	4110-000	\$20,000.00	NA	NA	NA
N/F	Alphera Financial Services	4110-000	\$20,000.00	NA	NA	NA
N/F	Freedom Mortgage CORP	4110-000	\$67,771.00	NA	NA	NA
N/F	Freedom Mortgage Corp	4110-000	\$67,771.00	NA	NA	NA
	TOTAL SECURED		\$175,542.00	\$21,889.13	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Richard M. Fogel	2100-000	NA	\$712.50	\$712.50	\$712.50
Trustee, Expenses - Richard M. Fogel	2200-000	NA	\$5.17	\$5.17	\$5.17
Bond Payments - International Sureties, Ltd.	2300-000	NA	\$1.34	\$1.34	\$1.34
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$90.00	\$90.00	\$90.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$809.01	\$809.01	\$809.01

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Capital One, N.A.Capital One Bank (USA) N.A. by American InfoSource LP as agent	7100-000	\$204.00	\$976.00	\$976.00	\$27.34
3	Navient Solutions, LLC	7100-000	\$6,282.00	\$6,665.60	\$6,665.60	\$186.67
4	TCF NATIONAL BANK Cohen Jutla Dovitz Makowka, LLC	7100-000	\$31,779.00	\$52,740.24	\$52,740.24	\$1,476.97
5	Synchrony Bank c/o PRA Receivables Management, LLC	7100-000	\$173.00	\$571.51	\$571.51	\$16.00
6	Synchrony Bank c/o PRA Receivables Management, LLC	7100-000	\$2,274.00	\$2,128.99	\$2,128.99	\$59.62
7	US Dept of Education Claims Filing Unit	7100-000	\$10,006.00	\$9,797.96	\$9,797.96	\$274.39
N/F	Advocate Healthcare	7100-000	\$152.66	NA	NA	NA
N/F	CBNA	7100-000	\$12.00	NA	NA	NA
N/F	CBNA	7100-000	\$12.00	NA	NA	NA
N/F	Capita lone	7100-000	\$204.00	NA	NA	NA
N/F	Chase AUTO	7100-000	\$5,772.00	NA	NA	NA
N/F	Chase Auto	7100-000	\$5,772.00	NA	NA	NA
N/F	Comcast	7100-000	\$124.00	NA	NA	NA
N/F	Ingalls Hospital	7100-000	\$113.82	NA	NA	NA
N/F	Ingalls Hospital	7100-000	\$775.01	NA	NA	NA
N/F	Ingalls Hospital	7100-000	\$679.08	NA	NA	NA

N/F	Integrated Imaging Consultants, LLC	7100-000	\$154.88	NA	NA	NA
N/F	Syncb/CARE CREDIT	7100-000	\$2,274.00	NA	NA	NA
N/F	Syncb/SAMS CLUB	7100-000	\$173.00	NA	NA	NA
N/F	TCF Banking & Savings	7100-000	\$31,779.00	NA	NA	NA
N/F	US DEPT OF ED/Glelsi	7100-000	\$10,006.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$108,721.45	\$72,880.30	\$72,880.30	\$2,040.99

Form 1**Individual Estate Property Record and Report**

Exhibit 8

Page: 1

Asset Cases**Case No.:** 17-27392**Case Name:** WOODRIDGE, TANYA LANISE**Trustee Name:** (330720) Richard M. Fogel**Date Filed (f) or Converted (c):** 09/13/2017 (f)**§ 341(a) Meeting Date:** 10/17/2017**For Period Ending:** 02/05/2019**Claims Bar Date:** 01/18/2018

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 BANK ACCOUNTS Checking: Citibank- EXEMPT	819.65	0.00		0.00	FA
2 HOUSEHOLD GOODS AND FURNISHING Furniture, Linens, Small Appliances, Table & Chairs, Bedroom Set- EXEMPT	700.00	0.00		0.00	FA
3 ELECTRONICS Flat Screen TV, Computer, Printer, Music Collection, Cell Phone- INCONSEQUENTIAL VALUE	450.00	0.00		0.00	FA
4 BANK ACCOUNTS (u) Loyola University Employees' Federal Credit Union (schedules amended 10/16/17): Per o/c 11-15-17, agreed to turnover \$4,295.79 in non-exempt funds by monthly payments. Debtor ceased making payments. Further administration is burdensome to the estate.	6,424.64	4,295.79		2,850.00	1,878.85
5 AUTOMOBILES AND OTHER VEHICLES 2014 BMW X1 with over 30,000 miles in possession of Debtor- FULLY ENCUMBERED	14,976.00	0.00		0.00	FA
6 BANK ACCOUNTS Savings: Citibank- EXEMPT	601.50	0.00		0.00	FA
7 CASH	0.00	0.00		0.00	FA
8 FURS AND JEWELRY Costume Jewelry- EXEMPT	100.00	0.00		0.00	FA
9 WEARING APPAREL Necessary Wearing Apparel- EXEMPT	600.00	0.00		0.00	FA
10 REAL PROPERTY Single-family home: 2247 W. 80th St, Chicago, IL 60620- FULLY ENCUMBERED	41,300.00	0.00		0.00	FA
10 Assets Totals (Excluding unknown values)	\$65,971.79	\$4,295.79		\$2,850.00	\$1,878.85

Major Activities Affecting Case Closing:

3/31/18- Trustee was authorized to settle dispute with debtor regarding non-exempt property. Final installment payment is due December 2018.

Initial Projected Date Of Final Report (TFR): 03/31/2019**Current Projected Date Of Final Report (TFR):** 11/15/2018 (Actual)

Form 2Exhibit 9
Page: 1**Cash Receipts And Disbursements Record****Case No.:** 17-27392**Trustee Name:**

Richard M. Fogel (330720)

Case Name: WOODRIDGE, TANYA LANISE**Bank Name:**

Rabobank, N.A.

Taxpayer ID #: **_***7244**Account #:**

*****3700 Checking

For Period Ending: 02/05/2019**Blanket Bond (per case limit):** \$5,000,000.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/15/17	{4}	Tanya L Woodridge	Initial turnover of non-exempt funds, per o/c 11-15-17	1229-000	2,000.00		2,000.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	1,990.00
12/27/17	{4}	Tanya Woodridge	Installment payment	1229-000	200.00		2,190.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,180.00
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,170.00
02/08/18	101	International Sureties, Ltd.	2018 bond premium #016073584	2300-000		1.34	2,168.66
02/22/18	{4}	Tanya Woodridge	Installment payment	1229-000	200.00		2,368.66
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,358.66
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,348.66
04/23/18	{4}	Tanya Woodridge	Installment payment	1229-000	200.00		2,548.66
04/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,538.66
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,528.66
06/29/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,518.66
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,508.66
08/20/18	{4}	Tanya Woodridge	Installment payment	1229-000	250.00		2,758.66
12/11/18	102	Richard M. Fogel	Combined trustee compensation & expense dividend payments.			717.67	2,040.99
			Claims Distribution - Wed, 11-14-2018 \$712.50	2100-000			2,040.99
			Claims Distribution - Wed, 11-14-2018 \$5.17	2200-000			2,040.99
12/11/18	103	Capital One, N.A.Capital One Bank (USA) N.A. by American InfoSource LP as agent	Distribution payment - Dividend paid at 2.80% of \$976.00; Claim # 2; Filed: \$976.00	7100-000		27.34	2,013.65
12/11/18	104	Navient Solutions, LLC	Distribution payment - Dividend paid at 2.80% of \$6,665.60; Claim # 3; Filed: \$6,665.60	7100-000		186.67	1,826.98
12/11/18	105	TCF NATIONAL BANK Cohen Jutla Dovitz Makowka, LLC	Distribution payment - Dividend paid at 2.80% of \$52,740.24; Claim # 4; Filed: \$52,740.24	7100-000		1,476.97	350.01
12/11/18	106	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 2.80% of \$571.51; Claim #	7100-000		16.00	334.01

Page Subtotals: **\$2,850.00** **\$2,515.99**

Form 2

Exhibit 9
Page: 2

Cash Receipts And Disbursements Record

Case No.: 17-27392 **Trustee Name:** Richard M. Fogel (330720)
Case Name: WOODRIDGE, TANYA LANISE **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **_***7244 **Account #:** *****3700 Checking
For Period Ending: 02/05/2019 **Blanket Bond (per case limit):** \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			5; Filed: \$571.51				
12/11/18	107	Synchrony Bank c/o PRA Receivables Management, LLC	Distribution payment - Dividend paid at 2.80% of \$2,128.99; Claim # 6; Filed: \$2,128.99	7100-000		59.62	274.39
12/11/18	108	US Dept of Education Claims Filing Unit	Distribution payment - Dividend paid at 2.80% of \$9,797.96; Claim # 7; Filed: \$9,797.96	7100-000		274.39	0.00

COLUMN TOTALS	2,850.00	2,850.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	2,850.00	2,850.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,850.00	\$2,850.00	

Form 2

Exhibit 9
Page: 3

Cash Receipts And Disbursements Record

Case No.: 17-27392
Case Name: WOODRIDGE, TANYA LANISE
Taxpayer ID #: **_***7244
For Period Ending: 02/05/2019

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****3700 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****3700 Checking	\$2,850.00	\$2,850.00	\$0.00
	\$2,850.00	\$2,850.00	\$0.00